

The complaint

Mrs K has complained that money was transferred out of her bank account, but the money was not paid into her to her Wise Payments Limited (“Wise”) account.

What happened

Mrs K transferred 9 lots of £1,100 into her Wise account from her bank account in March and early April 2023.

Mrs K says that she sent £1,100 on 31 March 2023 and says that the amount left her bank account but was not paid into her Wise account.

Mrs K complained to both her bank and also to Wise. This complaint relates solely to Wise’s involvement in the matter. Wise issued its final response to the complaint on 7 June 2023. Wise explained that Mrs K had attempted to transfer £1,100 into Thai Bhat on 2 April 2023, but this failed due to insufficient funds. Wise then explained the various payments that were made and referenced each payment with the payment reference and also explained what date each payment would show up on Mrs K’s bank account statement. Wise concluded, essentially by saying that the payment Mrs K had referred to leaving her account was a different transaction to the one that was declined due to insufficient funds.

Unhappy with Wise’s response to her complaint, Mrs K referred her complaint to this service. One of our investigator’s assessed the complaint and they too were unable to find a payment that had left Mrs K’s bank account but had not been received by Wise. So they did not uphold the complaint.

As Mrs K was still unhappy, the matter was referred for an ombudsman’s decision.

What I’ve decided – and why

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

Having reviewed everything, I’m unable to uphold this complaint. I will explain why.

Firstly, I note that Mrs K says that the amount missing is £1,100, which she says left her bank account but was not received by Wise. And I can see she sent a number of payments around the same time for that amount. Therefore, to simplify the investigation of this complaint, I have not looked at any of the other transactions that took place that were for different amounts.

Looking at the information that has been provided, it seems that 9 payments of £1,100 left her bank account and were received by Wise. They were as follows:

Payment Number (all for £1,100)	Wise Reference	Date payment processed by Wise	Date appears on Mrs K’s Bank statement
1	**90200	22 March 2023	23 March 2023
2	**59687	23 March 2023	24 March 2023
3	**31724	24 March 2023	27 March 2023

4	**81362	25 March 2023	27 March 2023
5	**89692	27 March 2023	28 March 2023
6	**18935	28 March 2023	29 March 2023
7	**97838	29 March 2023	30 March 2023
8	**72510	30 March 2023	31 March 2023
9	**04692	31 March 2023	3 April 2023

Looking through the information that Mrs K has provided, I can see why she may've thought that one of the payments was taken from her bank account but not received by Wise.

I say that because, in the first Wise statements that Mrs K provided this service, a filter had been applied and transaction 5 which was processed by Wise on 27 March 2023 (reference ending **89692) was, for some reason, missing. However, Mrs K has since supplied a new Wise statement with the filter removed and I can see that transaction 5 - along with all of the other transactions listed in the table above - is showing on her statement. So I'm satisfied that the payments that Mrs K sent from her bank account were received into her Wise account.

Mrs K says that the payment she made on 31 March 2023 didn't go through. But I can see that it did, with the payment showing on Mrs K's bank account on 3 April 2023.

I note that Mrs K did go on to attempt to pay £1,100 from her HSBC account into her Wise account on 2 April 2023, but despite making a number of attempts on that day, these attempts were declined, and the funds were not taken from her account. This is the payment showing as cancelled on Mrs K's Wise statement on 17 April 2023. Had this payment been successful, it would've been the 10th one of the same amount that Mrs K had made around that time. But it wasn't successful, and I can see that there were only 9 payments of £1,100 appearing on Mrs K's bank account statements.

So having reviewed everything, I'm satisfied that the 9 payments that Mrs K made from her bank account were received by Wise. As such, I'm unable to conclude that Mrs K has lost out on £1,100.

As a final point, I note that Wise offered to pay Mrs K £50 compensation for how it handled Mrs K's complaint. As complaint handling is not a matter that this service is able to deal with, I can't compel Wise to make this payment. But that being said, should Mrs K wish to accept Wise's offer (presuming it's still available), she will need to contact Wise directly.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 26 July 2024.

Thomas White
Ombudsman